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Compilation and Analysis of Information in the
Bay Area Directory of Assisted Housing

May 1982 Edition

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Project Coordinator

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This report represents partial fulfillment of a CDBG Discretionary Grant Contract, July 1981-June 1982, for update of the Areawide Housing Opportunity Plan and extension of the Regional Housing Mobility Program.

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Background

In March, 1982, the fourth edition of the Bay Area Directory of Assisted Housing was completed and distributed to ABAG member governments, Local Housing Authorities, regional and national depository libraries and HUD. Copies have also been made available to the public at large to assist lower income households find affordable shelter. The Directory lists privately owned rental and cooperative projects that use federal assistance to ensure that the housing will be available within the means of lower-income people.

A fifth edition, containing additional material required by the CDBG Discretionary Grant Contract, has now been completed. This edition has been expanded to include information on housing assistance programs administered by the twenty-four Local Housing Authorities (LHAs) in the ABAG service area. These added programs are:

- Section 8 Existing, including Moderate Rehabilitation and After Care
- Public Housing, owned and/or managed by LHAs

Table I, "Federal Housing Subsidies in the San Francisco Bay Area, April 1982," summarizes the data derived from the fifth edition of this Directory.

Table 1. Federal Housing Subsidies in the San Francisco Bay Area, April 1982*

	Regionwide	Alameda	Contra Costa	Marin	Napa	San Francisco	San Mateo	Santa Clara	Solano	Sonoma
Section 8 Existing Certificates Authorized	29,027	9,117	4,761	893	524	2,355	2,537	5,924	1,682	1,234
Family	17,266	6,163	2,816	393	289	1,145	1,609	3,147	1,115	589
Elderly/Handicapped	9,890	2,312	1,704	457	206	951	891	2,390	504	475
After Care Program	485	81	102	--	11	145	37	75	--	34
Moderate Rehabilitation	1,386	561	139	43	18	114	--	312	63	136
Rental Units Subsidized (Public and Privately Owned)	50,899	12,349	5,921	1,554	774	15,399	2,053	8,532	2,174	2,143
Family	27,725	6,751	4,103	226	419	9,151	537	4,418	1,370	750
Elderly/Handicapped	21,832	5,558	1,818	679	355	6,248	1,516	3,663	602	1,393
Mixed**	1,342	40	--	649	--	--	--	451	202	--
Cooperative Units Subsidized	1,956	194	54	--	--	1,213	104	375	--	16
Total Subsidized Housing	81,882	21,660	10,736	2,447	1,298	18,967	4,694	14,831	3,856	3,393
% of total in each county	100.0	26.5	13.1	3.0	1.6	23.2	5.7	18.1	4.7	4.1
Total Housing (1982, per D.O.F.)	2,104,417	452,763	261,198	94,061	40,633	318,044	236,167	484,566	88,656	128,329
% of total in each county	100.0	21.5	12.4	4.5	1.9	15.1	11.2	23.0	4.2	6.1

*Comparable data on individual cities throughout the Bay Area is contained in the Appendix.

**Household type could not be determined in these cases.

Summary

Throughout the Bay Area, there are now almost 51,000 rental units and over 2000 cooperative dwellings that are subsidized under one or more of the federal housing programs. In addition, Local Housing Authorities have been assigned about 29,000 Section 8 Existing certificates that may be issued to qualified lower income households. Thus, a total of about 82,000 households in Bay Area communities are currently receiving federal housing assistance.

Household Types Served by Subsidized Housing

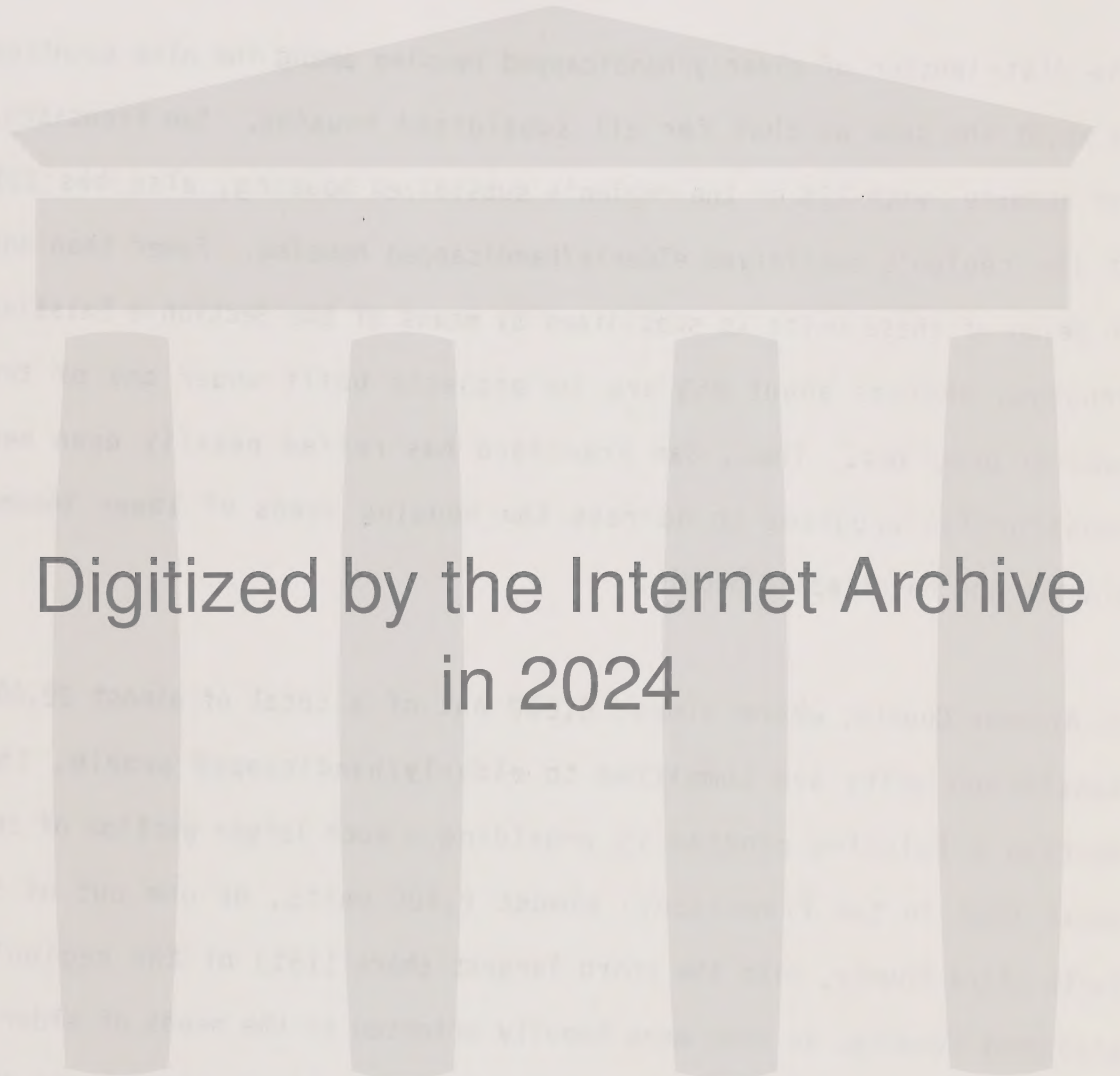
Of the 29,000 units authorized under the Section 8 Existing program, almost 60%, or 17,266, are earmarked for families, while another 34% or 9,890 are for elderly and/or handicapped persons. The region's Local Housing Authorities report that they have less than 1400 units under contract with HUD in the Section 8 Moderate Rehabilitation program. The Section 8 After-Care program, a State program using federal housing subsidies to provide housing for handicapped people in local communities, has less than 500 units committed throughout the nine-county Bay Area.

Subsidized rental housing, both privately and publicly owned, and built under various federal assistance program, now amounts to almost 51,000 units, as mentioned earlier. Close to 43% of these--21,700 units--are committed to serve elderly and/or handicapped lower income people. An

additional 9.9 thousand or about one-third of the region's Section 8 Existing Certificates are designated for elderly and/or handicapped people.

The distribution of elderly/handicapped housing among the nine counties is about the same as that for all subsidized housing. San Francisco, for example, with 23% of the region's subsidized housing, also has 23% of the region's subsidized elderly/handicapped housing. Fewer than one in seven of these units is subsidized by means of the Section 8 Existing Program, whereas about 85% are in projects built under one of the subsidy programs. Thus, San Francisco has relied heavily upon new construction programs to address the housing needs of lower income elderly and handicapped people.

In Alameda County, where almost 8,000 out of a total of almost 22,000 subsidized units are committed to elderly/handicapped people, the Section 8 Existing program is providing a much larger portion of the total than in San Francisco: almost 2,400 units, or one out of 3. Santa Clara County, with the third largest share (18%) of the region's assisted housing, is even more heavily oriented to the needs of elderly and/or handicapped households--over 41% of the subsidized housing in the county--and more heavily utilizes the Section 8 Existing program to meet these needs.



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Subsidized Housing and Estimated Housing Need

The latest housing count issued by the Department of Finance estimates that there are currently (in 1982) about 2,104,000 housing units in the Bay Area. This would indicate that less than 4% of this region's housing is subsidized under any of the federal assistance programs.* Studies conducted for ABAG's Housing Needs Report estimated that in 1980, about 39% of the region's households had income below the maximum allowed for eligibility to receive federal housing assistance. Assuming that same percentage is still a valid estimate in 1982, just over 10% of the lower income households in Bay Area communities are living in subsidized housing. This percentage varies widely, of course, from one county to another, as is indicated on Table II.

In San Francisco, for example, where 47% of the households are estimated to have incomes below 80% of the regional median, over 13% have the opportunity to live in assisted housing. By contrast, only 34% of all households in San Mateo County are in the lower income category, and less than 6% of these have the opportunity to obtain federal housing assistance.

*This excludes consideration of housing built or rehabilitated with the help of CDBG funds and Section 235 mortgage assistance.

Table II. Federal Housing Subsidies and Lower Income Households, S.F. Bay Area, 1982

	Regionwide	Alameda	Contra Costa	Marin	Napa	San Francisco	San Mateo	Santa Clara	Solano	Sonoma
Total Households (per D.O.F., 1982)	2,015,262	434,042	251,000	90,462	37,353	300,312	228,765	468,645	85,276	119,407
% Lower Income*	39	40	34	36	40	47	34	36	38	42
Lower Income Households % of total in each county	777,000 100.0	174,000 22.4	85,000 11.0	33,000 4.2	15,000 1.9	141,000 18.2	78,000 10.0	169,000 21.7	32,000 4.2	50,000 6.5
Subsidized Housing, 1982 % of total in each county	81,882 100.0	21,660 26.5	10,736 13.1	2,447 3.0	1,298 1.6	18,967 23.2	4,694 5.7	14,831 18.1	3,856 4.7	3,393 4.2
Subsidized Housing as a % of Lower Income Households	10.54	12.48	12.58	7.51	8.69	13.44	6.03	8.79	11.90	6.77
Ratio: County % Regional %	1.00	1.18	1.19	0.71	0.82	1.28	0.57	0.83	1.13	0.64

*Households with incomes below 80% of the median for all households in the region.

Source: ABAG's Housing Needs Report, Technical Memorandum No. 2, dated March 30, 1982.

Increase in Subsidized Housing Since 1975

Data in Table III indicates that from 1975 to 1982, the number of subsidized units has almost doubled for the region as a whole. Among individual counties, however, the relative change has varied quite a bit. This is particularly evident from the changes in the percentage of total housing that is subsidized now, as compared with the percentages in 1975. Regionwide, for example, the supply of federally assisted housing grew from 2.35% of total housing in 1975 to almost 4% in 1982, representing a two-thirds increase in the proportion of all housing that is subsidized. In Napa and Sonoma Counties, the relative increase was much greater, rising from one to about three percent. On the other hand, counties in which relatively greater proportions of total housing were subsidized in 1975 showed the least gain by 1982. These include San Francisco, where the percentage subsidized rose from 4 to 6%, and Solano, from 3.5 to 4.4%.

With regard to "spatial deconcentration,"--the national policy goal of promoting the expansion of housing opportunities throughout the region--it is interesting to note that in all counties, the percentage subsidized moved toward the regionwide average. This is a direct result of the fact that counties with relatively greater concentrations of assisted housing in 1975 grew more slowly in this respect than the region as a whole, while those that had the smallest proportion grew much faster.

GROWTH IN FEDERAL HOUSING SUBSIDIES IN SAN FRANCISCO BAY AREA COUNTIES, 1975 - 1982 (x 1000)

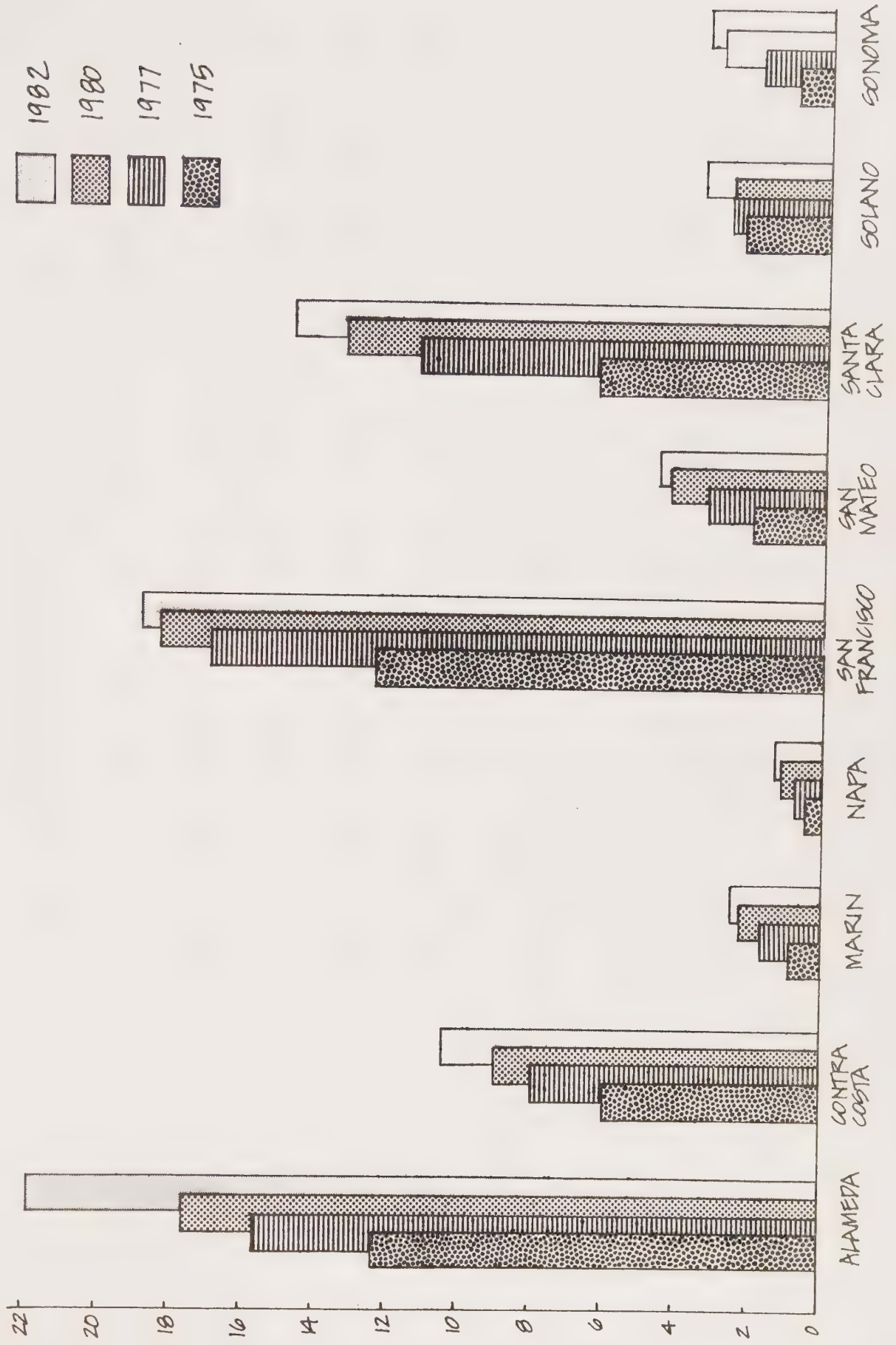


Table III. Federal Housing Subsidies in the San Francisco Bay Area, 1975 to 1982

Units Authorized for Federal Subsidy in:	Regionwide									
	Regionwide	Alameda	Contra Costa	Marin	Mapa	San Francisco	San Mateo	Santa Clara	Solano	Sonoma
1975 - (Total) % of Region	43,774 100.0	12,348 28.2	6,071 13.9	925 2.1	340 0.8	12,491 28.5	2,024 4.6	6,355 14.5	2,276 5.2	944 2.2
1977 - (Total) % of Region	62,077 100.0	15,677 25.2	7,922 12.8	1,815 2.9	646 1.0	17,042 27.5	3,208 5.2	11,162 18.0	2,632 4.2	1,973 3.2
1980 - (Total) % of Region	71,791 100.0	17,667 24.6	9,951 12.5	2,309 3.2	1,139 1.6	18,665 26.0	4,234 5.9	13,212 18.4	2,612 3.6	2,994 4.2
1982 - (Total) % of Region	81,882 100.0	21,660 26.5	10,736 13.1	2,447 3.0	1,299 1.6	18,967 23.2	4,694 5.7	14,831 18.1	3,856 4.7	3,393 4.2
Total Housing Units in:										
1975 (per D.O.F.)	1,859,089	420,913	212,158	83,407	33,044	314,672	217,663	412,053	65,544	99,635
% Subsidized	2.35	2.93	2.86	1.11	1.03	3.97	0.93	1.54	3.47	0.95
Ratio: County % Regional %	1.00	1.25	1.22	0.47	0.44	1.69	0.40	0.66	1.49	0.38
1982 (per D.O.F.)	2,104,417	452,763	261,198	94,061	40,633	318,044	236,167	484,566	88,656	129,329
% Subsidized	3.89	4.78	4.11	2.60	3.19	5.96	1.99	3.06	4.35	2.64
Ratio: County % Regional %	1.00	1.23	1.06	0.67	0.82	1.53	0.51	0.79	1.12	0.68

Note the changes in ratios of county-to-region percentages at the bottom of Table III. In 1975, Alameda, Contra Costa, San Francisco and Solano counties all contained greater proportions of subsidized to total units than the region as a whole, with ratios of 1.25, 1.22, 1.69 and 1.48, respectively. When 2.35% of all housing regionwide was subsidized, these four counties had higher proportions: 2.93%, 2.86%, 3.97% and 3.47%, respectively. Today, these counties still show higher concentrations than the regional average, but the gap has narrowed in each case, with ratios of 1.24, 1.04, 1.53 and 1.12, respectively. In the remaining five counties, the change was just the reverse, moving from much lower percentages up toward the regional average.

APPENDIX: Subsidized Housing in Bay Area Counties and Cities, April 1982

County/City	Section B Certificates Assigned to Local Housing Authorities				New Construction & Substantial Rehab. Section 8 & Earlier Programs (Public and Privately Owned)									
	Existing		After- Care	Mod. Rehab.	Sub- total	Family		Elderly/Handicapped		Mixed Family & E/H		Sub- total	Total	
	Family	E/H				a*	Other	a*	Other	a*	Other			
<u>Alameda County</u>														
6163	2312	81	561	9117	236	6697	6935	150	5418	5568	--	40	21,660	
Co. HA	1964	562	--	73	2599	--	--	--	--	--	--	--	2,599	
Alameda	524	--	--	--	524	82	798	880	--	65	65	40	1,509	
Berkeley	1080	380	14	--	1474	26	179	203	--	460	460	--	2,137	
Dublin	--	--	--	--	†	--	186	186	--	--	--	--	186	
Fremont	--	--	--	--	†	--	206	206	--	190	190	--	396	
Hayward	--	--	--	--	†	58	477	535	--	278	278	--	813	
Livermore	58	--	--	--	58	--	268	268	--	129	129	--	455	
Newark	--	--	--	--	†	--	--	--	150	--	--	--	150	
Oakland	2537	1370	67	488	4462	24	4165	4189	--	3762	3762	--	12,413	
Pleasanton	--	--	--	--	--	--	100	100	--	121	121	--	221	
San Leandro	--	--	--	--	†	--	--	--	--	218	218	--	218	
Union City	--	--	--	--	†	50	202	252	--	100	100	--	352	
Unincorporated	--	--	--	--	†	--	116	116	--	95	95	--	211	
<u>Contra Costa County</u>														
2816	1704	102	139	4761	278	3879	4157	380	1438	1818	--	--	10,736	
Co. HA	1917	1304	102	88	3411	--	--	--	--	--	--	--	3,411	
Antioch	--	--	--	--	†	--	154	154	--	100	100	--	258	
Brentwood	--	--	--	--	†	--	44	44	--	--	--	--	44	
Concord	--	--	--	--	†	--	323	323	11	209	220	--	543	
El Cerrito	--	--	--	--	†	--	--	--	77	77	--	--	77	
Lafayette	--	--	--	--	†	--	--	--	--	67	67	--	67	
Martinez	--	--	--	--	†	--	138	138	--	220	220	--	358	
Pittsburg	--	--	--	--	†	--	144	144	--	--	--	--	144	
Pleasant Hill	301	215	--	--	516	--	572	572	--	145	145	--	1,233	
Richmond	--	--	--	--	†	24	24	24	--	101	101	--	125	
San Pablo	598	185	--	91	834	122	1978	2100	142	208	350	--	3,284	
Walnut Creek	--	--	--	--	†	60	100	160	--	121	121	--	281	
Unincorporated	--	--	--	--	†	72	422	494	150	177	177	--	734	
<u>Marin County</u>														
393	457	--	89	893	--	226	226	--	679	679	--	649	2,467	
Co. HA	393	457	--	43	893	--	--	--	--	--	--	--	893	
Larkspur	--	--	--	--	†	--	28	28	--	--	--	--	28	
Hill Valley	--	--	--	--	†	--	32	32	--	234	234	--	341	
Novato	--	--	--	--	†	--	10	10	--	47	47	75	237	
San Anselmo	--	--	--	--	†	--	12	12	--	4	4	--	16	
San Rafael	--	--	--	--	†	--	--	--	--	382	382	--	382	
Tiburon	--	--	--	--	†	--	--	--	--	12	12	102	114	
Unincorporated	--	--	--	--	†	--	144	144	--	--	--	292	436	

*Subsidized housing approved for construction, but not yet available for occupancy.

†Since the county Housing Authority serves these areas, the number of Section 8 Existing Certificates for households residing in these areas is included in the total for "Co. HA."

APPENDIX
(Continued)

County/City	Section 8 Certificates Assigned to Local Housing Authorities					New Construction & Substantial Rehab., Section 8 & Earlier Programs (Public and Privately Owned)									
	Existing		After- Care	Mod. Rehab.	Sub- total	Family					Elderly/Handicapped				
	Family	E/H				a*	Other	Sub- total	a*	Other	Sub- total	a*	Other	Sub- total	Total
<u>Napa County</u>															
Napa	289	206	11	18	524	70	349	419	--	355	355	--	--	--	1,298
St. Helena	289	206	11	18	524	70	349	419	--	305	305	--	--	--	1,248
	--	--	--	--	--	--	--	--	--	50	50	--	--	--	50
<u>San Francisco</u>															
San Francisco	1145	951	145	114	2355	510	9854	10,364	1119	5049	6248	--	--	--	18,967
<u>San Mateo County</u>															
San Mateo County	1609	891	37	--	2537	131	510	641	72	1444	1514	--	--	--	4,694
<u>Co. MA</u>															
Belmont	1609	891	37	--	2537	--	--	--	--	--	--	--	--	--	2,537
Daly City	--	--	--	--	--	--	--	--	--	164	164	--	--	--	164
Half Moon Bay	--	--	--	--	--	--	270	270	--	123	123	--	--	--	393
Marino Park	--	--	--	--	--	--	--	--	--	50	50	--	--	--	50
Pacific	--	--	--	--	--	--	--	--	--	123	123	--	--	--	123
Redwood City	--	--	--	--	--	--	--	--	--	201	201	--	--	--	201
San Mateo	--	--	--	--	--	131	--	131	--	194	194	--	--	--	325
So. San Francisco	--	--	--	--	--	--	240	240	72	256	328	--	--	--	328
Unincorporated	--	--	--	--	--	--	--	--	--	255	255	--	--	--	495
	--	--	--	--	--	--	--	--	--	78	78	--	--	--	78
<u>Santa Clara County</u>															
Santa Clara County	3147	2390	75	312	5924	109	4684	4793	512	3151	3663	--	451	451	14,831
<u>Co. MA</u>															
Campbell	3147	2390	75	312	5924	--	100	100	--	392	392	--	--	--	5,924
Cupertino	--	--	--	--	--	--	--	--	24	100	124	--	--	--	492
Glilroy	--	--	--	--	--	--	329	329	--	193	193	--	--	--	124
Milpitas	--	--	--	--	--	--	171	171	--	--	--	--	--	--	522
Morgan Hill	--	--	--	--	--	--	112	112	--	--	--	--	--	--	171
Mountain View	--	--	--	--	--	--	193	193	--	367	367	--	--	--	112
Palo Alto	--	--	--	--	--	--	179	179	--	461	461	--	--	--	560
San Jose	--	--	--	--	--	79	2475	2554	387	1304	1691	--	451	451	640
Santa Clara	--	--	--	--	--	--	306	306	--	172	172	--	--	--	4,696
Saratoga	--	--	--	--	--	--	--	--	--	170	170	--	--	--	558
Sumiyvale	--	--	--	--	--	30	524	554	101	202	303	--	--	--	170
<u>Solano County</u>															
Solano County	1115	504	--	63	1682	60	1322	1370	--	602	602	--	202	202	462
<u>Co. MA</u>															
Benicia	37	16	--	--	53	--	--	--	--	--	--	--	--	--	3,856
Dixon	--	10	--	--	30	--	75	75	--	--	--	--	--	--	53
Petalfield	296	77	--	63	436	20	164	184	--	--	--	--	--	--	105
Suisun	160	60	--	--	220	--	254	254	--	159	159	--	148	148	184
Vacaville	57	20	--	--	77	--	106	106	--	--	--	--	--	--	999
Vallejo	545	321	--	--	866	28	79	107	--	20	20	--	54	54	326
	--	--	--	--	--	--	642	642	--	423	423	--	--	--	259
<u>Sonoma County</u>															
Sonoma County	569	475	34	136	1214	84	642	766	150	1243	1393	--	--	--	1,931
<u>Co. MA</u>															
Cloverdale	481	308	34	35	798	--	--	--	--	99	99	--	--	--	3,393
Cotati	--	--	--	--	--	--	28	28	--	--	--	--	--	--	788
Petaluma	--	--	--	--	--	44	90	134	56	--	56	--	--	--	99
Robert Park	--	--	--	--	--	--	--	--	--	178	178	--	--	--	28
Santa Rosa	178	157	--	101	446	40	440	520	48	542	590	--	--	--	190
Sebastopol	--	--	--	--	--	--	--	--	--	138	138	--	--	--	178
Sonoma	--	--	--	--	--	--	--	--	--	75	75	--	--	--	1,556
	--	--	--	--	--	--	--	--	--	--	--	--	--	--	138

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